



Division of Insurance

Instructions for Reviewing the 2015 Colorado Health Insurance Filings

Find the 2015 health insurance rate filings at www.dora.colorado.gov/healthinsurance.

- In the “Health Insurance Quick Links” box, click on “Health Insurance Plans & Rates.” This takes you to the “DOI’s Online Search Engine for Rate Filings” page. Click on the “Search Health Insurance Filings” link (at the top of the page). This will take you to the “Search Health Insurance Filings” page. Please read the “SEARCH INSTRUCTIONS” listed at the bottom of this page before clicking on the “Click here to Search Health Insurance Filings” link, which will take you to the actual search engine.
- Some key tips that will help you search the filings:
 - You do not have to enter information into every field. Search by a single field, such as company name, or use multiple fields to help narrow the results.
 - If you do not have all of the information for a field (i.e., you do not know the company’s registered business name, or the full name of the product you want to look up), you can use an asterisk to broaden your search. For example, use *United* if you are unsure of whether to use “United Healthcare” or “UnitedHealthcare.”
 - Remember to look for plans for 2015. For 2014 plans, you can find summary information in the [“DOI’s Online Search Engine for Rate Filings” page](#), under “Summaries and Sample Premium Charts for 2014 Plans.”

Once you have located the filing of interest to you, click on the “View Filing” link. This will take you to a pdf version of the complete rate filing. Within this document, you will find several sections that may be of particular interest, including the following.

- **Filing at a Glance/General Information Sections** - These initial sections of the filing provide basic information about the company and the overall rate impact of the filing (i.e., a positive number indicates a requested rate increase, while a negative number indicates a requested rate decrease).
- **Rate Information/Rate Review Detail Sections** - These sections provide more in-depth information regarding the requested rate action (i.e., if the carrier is requesting an increase or decrease, the overall percentage change that is being requested, and the maximum and minimum change a consumer would see, should the filing be approved).
- **Rate-Rule Schedule Summary** - The section contains the tables and formulas needed to calculate the rates on an individual basis (depending on the person’s age, where they live, etc.).
- **Supporting Documentation Schedule Summary** - This section contains the bulk of the actuarial support for the requested rate action, including the carrier’s past experience and future projections. Key documents include the “Actuarial Memo” and “Supporting Exhibits.”

During this review period, Colorado consumers can submit public comments on the filings, to be considered by the Division. When viewing the filings online, there will be a section for comments within each filing. Click on the “Add” link in the “Comments” column of the filing of interest, and you will be prompted to enter name, city and state of residence, email address, and your comment.

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